

In re:  
Keith R. Patton  
Krista L. Patton  
Debtors

Case No. 16-14257-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 05, 2021

User: admin  
Form ID: 138FIN

Page 1 of 3  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Keith R. Patton, Krista L. Patton, 160 East Chelton Road, Brookhaven, PA 19015-3332
13747875	+ Aes/IsI Trust, Po Box 61047, Harrisburg, PA 17106-1047
13747876	+ Bank Of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
13832254	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13824540	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13799119	+ CarMax Business Services LLC, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
13747878	+ Carmax Auto Finance, PO Box 440609, Kennesaw, GA 30160-9511
13747886	+ Citihealth, Po Box 6497, Sioux Falls, SD 57117-6497
13747894	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
13747895	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14412508	+ JPMorgan Chase Bank, National Association, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
13751224	+ JPMorgan Chase Bank, National Association, c/o JOSHUA ISAAC GOLDMAN, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
13782988	+ M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
13747898	M&t Credit Services LI, 1100 Worley Drive, Consumer Asset Management 2nd Floor/Attn, Williamsville, NY 14221
13747899	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14484717	ServiceMac, LLC, PO Box 105178, Atlanta, GA 30348-5178
13749899	+ SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
13747900	+ Suntrust Bank, Po Box 85052, Richmond, VA 23285-5052
13747905	+ Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661-3631

TOTAL: 19

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 05 2021 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 05 2021 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Aug 05 2021 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13747887	Email/Text: megan.harper@phila.gov	Aug 05 2021 23:51:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
13747888	Email/Text: megan.harper@phila.gov	Aug 05 2021 23:51:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102
13747882	+ Email/Text: ecf@ccpclaw.com	Aug 05 2021 23:50:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite

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			900, Philadelphia, PA 19102-3518
13747884	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 05 2021 23:51:31	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040, Saint Louis, MO 63179-0040
13747885	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 06 2021 00:12:57	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
13747889	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 05 2021 23:50:00	Comenity Bank/Ann Taylor Loft, PO Box 182125, Columbus, OH 43218-2125
13747890	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 05 2021 23:50:00	Comenity Capital Bank/HSN, PO Box 182125, Columbus, OH 43218-2125
13747891	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 05 2021 23:50:00	Comenitycapital/akc, 3100 Easton Square Pl, Columbus, OH 43219-6232
13747892	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 05 2021 23:50:00	Comenitycapital/boscov, Po Box 182120, Columbus, OH 43218-2120
13747258	Email/Text: mrdiscen@discover.com	Aug 05 2021 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13747893	+ Email/Text: mrdiscen@discover.com	Aug 05 2021 23:50:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
13747896	Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 05 2021 23:50:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
13747880	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 05 2021 23:51:19	Chase, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
13747881	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 05 2021 23:51:19	Chase Mtg, Po Box 24696, Columbus, OH 43224
13837395	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 05 2021 23:51:19	JPMorgan Chase, N.A., Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
13837396	Email/PDF: ais.chase.ebn@americaninfosource.com	Aug 05 2021 23:51:19	JPMorgan Chase, N.A., Mail Code OH4-7142, 3415 Vision Drive, Columbus, OH 43219
13747897	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 05 2021 23:50:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120
13772229	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 05 2021 23:50:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13830689	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 05 2021 23:51:19	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13775127	Email/Text: bnc-quantum@quantum3group.com	Aug 05 2021 23:50:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13775128	Email/Text: bnc-quantum@quantum3group.com	Aug 05 2021 23:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
13757371	Email/PDF: rmscedi@recoverycorp.com	Aug 05 2021 23:51:19	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13747901	+ Email/PDF: gecsed@recoverycorp.com	Aug 05 2021 23:51:30	Synchrony Bank Credit Card, PO Box 965064, Orlando, FL 32896-5064
13747902	+ Email/PDF: gecsed@recoverycorp.com	Aug 05 2021 23:51:19	Synchrony Bank/ Old Navy, PO Box 965064, Orlando, FL 32896-5064
13747903	+ Email/PDF: gecsed@recoverycorp.com	Aug 05 2021 23:51:19	Synchrony Bank/Gap, PO Box 965064, Orlando, FL 32896-5064
13747904	+ Email/PDF: gecsed@recoverycorp.com	Aug 05 2021 23:51:39	Synchrony Bank/QVC, PO Box 965064, Orlando, FL 32896-5064

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13747877		Cap1/bstby
13747883	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
13747879	##+	Cb South, 4621 W. Napoleon, Metairie, LA 70001-2482

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2021 at the address(es) listed below:

Name	Email Address
ANDREW M. LUBIN	on behalf of Creditor SERVICEMAC LLC alubin@milsteadlaw.com, bkecf@milsteadlaw.com
JOSHUA I. GOLDMAN	on behalf of Creditor JPMorgan Chase Bank National Association Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
MICHAEL A. CATALDO2	on behalf of Joint Debtor Krista L. Patton ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CATALDO2	on behalf of Debtor Keith R. Patton ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Joint Debtor Krista L. Patton ecf@ccpclaw.com igotnotices@ccpclaw.com
MICHAEL A. CIBIK2	on behalf of Debtor Keith R. Patton ecf@ccpclaw.com igotnotices@ccpclaw.com
POLLY A. LANGDON	on behalf of Trustee FREDERICK L. REIGLE ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
THOMAS I. PULEO	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Keith R. Patton and Krista L. Patton  
Debtor(s)

Case No: 16-14257-amc  
Chapter: 13

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**NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT**

To all parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 8/5/21